

IN THE CLAIMS:

Please amend Claims 1-9 and 22-25, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A computer-implemented method An apparatus comprising a processor and a memory storing a program executable by said processor, wherein said program includes computer code for implementing a method for facilitating use of a transaction account, said method comprising steps of:

establishing, using a programmed computer system, a first transaction account and a second transaction account, wherein said first and second transaction accounts are associated with first and second transaction account identifiers, respectively;

associating, using said programmed computer system, said first and second transaction account identifiers with a common account identifier;

receiving, at a transaction processing using a programmed computer system, said common account identifier;

recognizing said common account identifier as being associated with more than one account;

determining, based on selection criteria, at least one of said first and second transaction accounts to access for processing a transaction, resulting in a selected transaction account, wherein said selection criteria include at least one of a plurality of biometric input identifiers respectively corresponding to said first and second transaction accounts, and a plurality of personal identification numbers respectively corresponding to said first and second transaction

accounts, wherein said selection criteria further include said first transaction account being selected by default if a transaction amount is within a first range of amounts, and said second transaction account being selected by default if said transaction amount is within a second range of amounts, said first range of amounts and said second range of amounts being non-overlapping based on a type of merchant associated with said transaction;

accessing said selected transaction account based on said determining step; and

processing the transaction via said selected transaction account.

2. (Currently Amended) The ~~apparatus method~~ of claim 1, wherein said method further comprises comprising a step of sending one bill to an account holder associated with said common account identifier, wherein said bill reporting information relates to both of said first and second transaction accounts.

3. (Currently Amended) The ~~apparatus method~~ of claim 1, wherein said method further comprises comprising a step of replacing said common account identifier with one of said first and second transaction account ~~identifier identifiers~~ associated with said selected transaction account during at least one of [[the]] said accessing and processing steps.

4. (Currently Amended) The ~~apparatus method~~ of claim 1, wherein said method further comprises comprising steps of:

receiving a reconciliation file including said common account identifier;

recognizing said common account identifier as being associated with more than one account;

determining, based on said selection criteria, at least one of said first and second transaction accounts to access for processing said transaction, resulting in a selected transaction account;

accessing said selected transaction account system based on said determining step; and processing the reconciliation file via a system associated with said selected transaction account.

5. (Currently Amended) The ~~apparatus~~ method of claim 1, wherein said common account identifier is identical to at least one of said first and second transaction account identifiers.

6. (Currently Amended) The ~~apparatus~~ method of claim 1, wherein said method further ~~comprises~~ comprising a step of a user associating a common account identifier with said first and second transaction accounts.

7. (Currently Amended) The ~~apparatus~~ method of claim 1, wherein said selection criteria ~~may be modified~~ is modifiable by a user of said first and second transaction accounts.

8. (Currently Amended) The ~~apparatus~~ method of claim 1, wherein said method further ~~comprises~~ comprising a settlement process comprising steps of:
processing a request for payment to said merchant when said merchant submits a settlement record associated with said common account identifier;
recording transactions processed as settlement records in a settlement table; and

paying said merchant.

9. (Currently Amended) A computer system for processing transactions, said system comprising a memory and at least one processor programmed to:

establish a first transaction account associated with a first transaction account identifier;

establish a second transaction account associated with a second transaction account identifier, wherein said first and second transaction accounts are associated with a common account identifier; and

determine, based on selection criteria, in substantially real time, [[which]] one of said first and said second transaction accounts to access during a financial transaction, wherein said selection criteria include at least one of a plurality of biometric input identifiers respectively corresponding to said first and second transaction accounts, and a plurality of personal identification numbers respectively corresponding to said first and second transaction accounts, wherein said selection criteria further include said first transaction account being selected by default if a transaction amount is within a first range of amounts, and said second transaction account being selected by default if said transaction amount is within a second range of amounts, said first range of amounts and said second range of amounts being non-overlapping based on a type of merchant associated with said transaction.

10. (Previously Presented) The system of claim 9, wherein said first and second transaction accounts each includes at least one of a credit account, debit account, loyalty account, phone card account, and a stored value account.

11. (Previously Presented) The system of claim 9, wherein said first and second transaction accounts each includes at least one of a credit account, debit account, loyalty account, phone card account and a stored value account, and wherein one of said first and second transaction accounts is represented by a physical instrument having associated therewith indicia representing said common account identifier.

12. (Original) The system of claim 9, wherein the common account identifier is the first transaction account identifier.

13. (Previously Presented) The system of claim 9, wherein the common account identifier is the first transaction account identifier, and wherein said first transaction account includes a credit account.

14. (Original) The system of claim 9, wherein at least one of said first transaction account identifier, said second transaction account identifier and said common account identifier is associated with a transaction card.

15. (Previously Presented) The system of claim 9, wherein said first transaction account includes a credit account and said second transaction account includes a stored value account, and wherein one of said first and second transaction accounts is represented by a physical instrument having associated therewith indicia representing said common account identifier, and wherein at least one of said first transaction account identifier, said second transaction account identifier and said common account identifier is associated with a transaction card.

16. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria.

17. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria, and wherein said transaction specific input based criteria include at least one of prompts at an automated teller machine and prompts at a point of sale terminal.

18. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria, and wherein said default criteria include at least one of owner selected rules and card provider rules.

19. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria, and wherein said default criteria include at least one of minimum fund amount rules, maximum fund amount rules, type of transaction rules, and type of merchant rules.

20. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria, and wherein said default criteria include always accessing the stored value card unless funds are not sufficient on said stored value card, whereupon the credit card account is accessed.

21. (Original) The system of claim 9, wherein a single billing statement is presented showing information about transactions on the credit card account and the stored value account.

22. (Currently Amended) A computer-implemented method An apparatus comprising a processor and a memory storing a program executable by said processor, wherein said program includes computer code for implementing a process for facilitating management of a transaction account, said process method comprising steps of:

receiving, using a programmed computer system, transaction request information from a cardholder via a remote terminal, wherein said request includes a common transaction account identifier; and

processing, using the programmed computer system, said common transaction account identifier to determine, based on selection criteria, which cardholder transaction accounts are associated therewith, wherein only one of said card holder transaction accounts include includes a credit card account, and wherein said selection criteria include at least one of a plurality of biometric input identifiers respectively corresponding to a first transaction account and a second transaction account, and a plurality of personal identification numbers respectively corresponding to said first and second transaction accounts, wherein said selection criteria further include [[said]] a first transaction account of said card holder transaction accounts being selected by default if a transaction amount is within a first range of amounts, and a second transaction account of said card holder transaction accounts being selected by default if said transaction amount is within a second range of amounts, said first range of amounts and said second range of amounts being non-overlapping based on a type of merchant associated with said transaction.

23. (Currently Amended) The apparatus method of claim 22, wherein another of said card holder transaction accounts includes a stored value account.

24. (Currently Amended) The apparatus method of claim 22, wherein at least one of said cardholder transaction accounts is an external transaction account.

25. (Currently Amended) The apparatus method of claim 22, wherein said remote terminal is a card reader.